

**NOTE:** When a client cannot dispose of his share of an asset without the consent of the other owner(s), and the consent is withheld, the asset is excluded as inaccessible.

**EXCEPTION:** Bank accounts which are jointly owned with deployed service persons are considered inaccessible as long as the AG can document that the access is for the sole purpose of attending to the service person's affairs and cannot be used for the AG's own purposes. See Section 4.2 for verification. If the funds are used for the AG, the account is considered accessible.

**EXAMPLE:** Three people own a race horse valued at \$20,000. One of them applies for SNAP benefits. The horse cannot be sold without the consent of all three owners and each person may sell his interest only to the other two owners. The other two owners do not want to buy the applicant's interest in the property at this time. The asset is excluded.

**EXAMPLE:** Same situation as above except that the agreement does not stipulate that only the other two owners may buy the interest in the asset. One-third of the equity in the property is assigned to the client as an asset.

c. Residents of Shelters for Battered **Persons**

Assets are considered inaccessible to persons residing in shelters for battered **persons** when:

- The assets are jointly owned with persons they lived with prior to entering the shelter; and
- The shelter resident's access is dependent upon the agreement of a joint owner who still resides in the former household.

4. Special Considerations Depending On The AG Composition

a. Categorical Eligibility

SNAP AG's which meet the requirements for Categorical Eligibility found in Section 1.4,R,3,a(1) are not required to meet an asset eligibility test.